Certificate Number: 16339-PAE-DE-038236535

Bankruptcy Case Number: 19-10915



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 1, 2024, at 3:13 o'clock PM EST, Jeffrey Esposito completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 1, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>